

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Eric Blair

Debtors.



Order Filed on July 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-12291 ABA

Adv. No.:


Hearing Date: 7/21/2020 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 28, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtors: Eric Blair

Case No: 18-12291 ABA

Caption of Order: ORDER CURING ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 106 Grant Avenue, Moorestown, NJ 08057, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 15, 2020, Debtor is due for payment of August 1, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2020, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Eric Blair
Melissa Blair
DebtorsCase No. 18-12291-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.
db/jdb +Eric Blair, Melissa Blair, 106 Grant Avenue, Moorestown, NJ 08057-1519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Pingora Loan Servicing, LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
 Andrew L. Spivack on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
 Andrew Thomas Archer on behalf of Joint Debtor Melissa Blair aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
 Andrew Thomas Archer on behalf of Debtor Eric Blair aarcher@spillerarcherlaw.com, bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
 Brett W. Wiltsey on behalf of Creditor Brett Wiltsey Esq. City Gloucester City bwiltsey@dilworthlaw.com, cct@dilworthlaw.com
 Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank charles.jeanfreau@mccalla.com, BNCmail@w-legal.com
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Elizabeth L. Wassall on behalf of Creditor EVOLVE BANK AND TRUST ewassall@logs.com, njbankruptcynotifications@logs.com
 Francis T. Tarlecki on behalf of Creditor Pingora Loan Servicing, LLC Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraige@ecf@gmail.com
 Marisa Myers Cohen on behalf of Creditor Pingora Loan Servicing, LLC ecfmail@ecf.courtdrive.com, jhillier@mwc-law.com
 Melissa S DiCerbo on behalf of Creditor Pingora Loan Servicing, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
 Nicholas V. Rogers on behalf of Creditor FLAGSTAR BANK, FSB nj.bkecf@fedphe.com
 Phillip Andrew Raymond on behalf of Creditor Selene Finance LP phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17